

Exhibit 23



P O Box 673, Buffalo, NY 14240-0673

**Important information regarding
the closure of your M&T Bank
account relationship.**

August 25, 2020



5-750-80576-0000018-001-1-000-000-000-000

AARON ETRA
240 E 47TH ST APT 12A
NEW YORK NY 10017-2134

Re: Important information regarding your M&T Bank account relationship ending in: -2433.

We regret to inform you that M&T Bank will no longer be able to conduct business with you concerning the referenced account(s) and service(s). This decision will have a significant impact on one or more of your M&T accounts. Please review the grid below to determine the exact impact on your individual accounts.

Please note that M&T Bank is not required to elaborate further on its reason for exiting such relationship(s) with you. Additional calls and/or letters to M&T Bank from you inquiring about reasoning for closure will not result in further information.

Type of account	
Checking, Savings or Money Market	<p>If you have one or more Checking, Savings or Money Market accounts with us, we will close those account(s) on September 24, 2020, as permitted under the terms of the agreement governing those account(s). As a result:</p> <ul style="list-style-type: none"> o Please make sure you have sufficient money in each account to cover any outstanding checks and fees with respect to that account. DO NOT write any additional checks – any checks drawn on these accounts and presented to us for payment as of September 24, 2020 will be returned unpaid. o Any debit or ATM cards you use to access these accounts will be canceled as of September 17, 2020. o Please make alternate arrangements for any direct deposits or automatic debits to or from these accounts. These transactions will not be accepted as of September 24, 2020. o Any money remaining in your accounts after all outstanding payments have been made, and any outstanding fees have been deducted, will be sent to you.